

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1                   1.       (Withdrawn) A method of compiling a computer-accessible repository of  
2       employer location information for use in assessing the risk of a payroll check-cashing  
3       transaction, the method comprising:

4                   identifying employers in a desired geographical location;  
5                   obtaining from the employers identifiers for checking accounts associated with  
6       the employers, wherein the checking accounts are accounts drawn on by the employers for  
7       writing payroll checks;

8                   compiling on a computer-accessible storage medium a repository of records,  
9       wherein a record comprises information to identify an employer location and at least one of: an  
10      associated employer name and the associated employer checking account;

11                  in response to receiving a request to cash a payroll check for which the repository  
12      of records does not hold associated employer information, requesting from a check-cashing  
13      entity that is processing the request information about at least one of: an employer name, an  
14      employer bank account identification, and employer location information; and

15                  adding the employer information received from the check-cashing entity to the  
16      repository.

1                   2.       (Withdrawn) The method of Claim 1, wherein identifying employers in a  
2       desired geographical location further comprises identifying employers within a desired proximity  
3       of the check-cashing entity.

1                   3.       (Withdrawn) The method of Claim 1, wherein identifying employers in a  
2       desired geographical location further comprises identifying employers within a desired region  
3       defined by at least one of the set consisting of: zip code, city, county, state, telephone area code,  
4       and Metropolitan Statistical Area (MSA).

1                   4.       (Withdrawn) The method of Claim 1, wherein requesting information  
2       from a check-cashing entity comprises displaying a prompt to an operator of a point-of-sale  
3       device at the check-cashing entity to input the requested information.

1                   5.       (Withdrawn) The method of Claim 1, wherein identifying employers in a  
2       desired geographical location further comprises identifying employers of a desired size.

1                   6.       (Withdrawn) The method of Claim 1, wherein compiling the records  
2       further comprises compiling records that comprise an indication of a size associated with the  
3       employer.

1                   7.       (Withdrawn) The method of Claim 1, wherein compiling the records  
2       further comprises compiling records that comprise an indication of a number of employees  
3       associated with the employer.

1                   8.       (Withdrawn) The method of Claim 1, further comprising:  
2                   accessing information about an employer location associated with a payroll check  
3       presented for cashing;  
4                   using the information to determine a proximity for the employer location and a  
5       location associated with the check-cashing transaction; and  
6                   assessing risk associated with the check-cashing transaction based at least in part  
7       on the proximity.

1                   9.       (Original)    A method of compiling a computer-accessible repository of  
2       check issuer location information for use in check transaction risk assessment, the method  
3       comprising: identifying check issuers in a desired geographical location;  
4                   obtaining from the check issuers identifiers for checking accounts associated with  
5       the check issuers; and

6                    compiling on a computer-accessible storage medium a repository of records,  
7       wherein a record comprises information to identify a check issuer name, an associated check  
8       issuer's location, and the associated check issuer's checking account.

1                    10.       (Original)       The method of Claim 9, wherein identifying check issuers  
2       in a desired geographical location further comprises identifying check issuers within a desired  
3       proximity of a check-cashing entity.

1                    11.       (Original)       The method of Claim 9, wherein identifying check issuers  
2       in a desired geographical location further comprises identifying check issuers within a desired  
3       region defined by at least one of the set consisting of: zip code, city, county, state, telephone area  
4       code, and Metropolitan Statistical Area (MSA).

1                    12.       (Original)       The method of Claim 9, wherein identifying check issuers  
2       in a desired geographical location comprises identifying check issuers from any geographical  
3       location.

1                    13.       (Original)       The method of Claim 9, further comprising the acts of:  
2                    in response to receiving a request to cash a check for which the repository of  
3       records does not hold associated check issuer information, requesting from a check-cashing  
4       entity that is processing the request, information about at least one of: a check issuer name, a  
5       check issuer bank account identification, and check issuer location information; and  
6                    adding check issuer information received from the check-cashing entity to the  
7       repository.

1                    14.       (Original)       The method of Claim 13, wherein requesting information  
2       from a check-cashing entity comprises displaying a prompt to an operator of a point-of-sale  
3       device at the check-cashing entity to input the requested information.

1                    15.       (Withdrawn)       A computer-accessible storage medium, wherein the  
2       storage medium stores records of information about check issuers and records of information

3 about check-cashing entities, a record about a check issuer comprising a check issuer identifier  
4 and location information associated with the check issuer, a record about a check-cashing  
5 identity comprising an identifier for the check-cashing identity and location information  
6 associated with the check-cashing identity.

1 16. (Withdrawn) The computer-accessible storage medium of Claim 15,  
2 wherein the check issuer identifier comprises at least one of: a check issuer name and an  
3 identifier for a checking account associated with the check issuer.

1 17. (Withdrawn) The computer-accessible storage medium of Claim 16,  
2 wherein the identifiers for checking accounts associated with the check issuers identify checking  
3 accounts from a plurality of financial institutions.

1 18. (Withdrawn) The computer-accessible storage medium of Claim 15,  
2 further comprising information that correlates the check issuer location information and the  
3 check-cashing entity location information.

1 19. (Withdrawn) The computer-accessible storage medium of Claim 15,  
2 wherein a portion of the records of information about check issuers comprises information  
3 obtained from check issuers and a portion of the records of information about check issuers  
4 comprises information obtained from check-cashing entities.

1 20. (Withdrawn) The computer-accessible storage medium of Claim 19,  
2 wherein the portion of records obtained from check issuers comprise records associated with  
3 check issuers in a desired geographic location.

1 21. (Withdrawn) The computer-accessible storage medium of Claim 19,  
2 wherein the portion of records obtained from check-cashing entities comprise records obtained  
3 during check-cashing transactions for which associated check issuer information was not  
4 available in the storage medium prior to the check-cashing transaction.

1                   22.     (Withdrawn) A method of accessing location information for a check  
2 transaction, the method comprising:  
3                   obtaining from a check information about an account associated with the check;  
4 and  
5                   using the account information to access stored information about a payor  
6 associated with the account and about a payor location.

1                   23.     (Withdrawn) The method of Claim 22, wherein obtaining information  
2 about an account comprises reading magnetic ink character recognition (MICR) line information  
3 from the face of the check and extracting an identifying number for the account from the MICR  
4 line information.

1                   24.     (Original) A method of compiling a computer-accessible repository  
2 of location information about issuers of negotiable instruments, the method comprising:  
3                   identifying issuers of negotiable instruments in a desired geographical location;  
4                   obtaining from the issuers of negotiable instruments identifiers associated with the  
5 negotiable instruments; and  
6                   compiling on a computer-accessible storage medium a repository of records,  
7 wherein a record comprises information to identify a name associated with an issuer of  
8 negotiable instruments, an associated issuer location, and the associated identifiers associated  
9 with the negotiable instruments.

1                   25.     (Original) The method of Claim 24, wherein identifying issuers of  
2 negotiable instruments in a desired geographical location further comprises identifying issuers  
3 within a desired proximity of a check-cashing entity.

1                   26.     (Original) The method of Claim 24, wherein identifying issuers of  
2 negotiable instruments in a desired geographical location further comprises identifying issuers of  
3 negotiable instruments within a desired region defined by at least one of the set consisting of:  
4 zip code, city, county, state, telephone area code, and Metropolitan Statistical Area (MSA).

1                   27.   (Original)   The method of Claim 24, wherein identifying issuers of  
2 negotiable instruments in a desired geographical location comprises identifying issuers of  
3 negotiable instruments from any geographical location.

1                   28.   (Withdrawn) A computer-accessible storage medium, wherein the  
2 storage medium stores records of information about issuers of negotiable financial instruments  
3 and records of information about check-cashing entities, a record about an issuer of a negotiable  
4 financial instrument comprising an issuer identifier and location information associated with the  
5 issuer, a record about a check-cashing identity comprising an identifier for the check-cashing  
6 identity and location information associated with the check-cashing identity.

1                   29.   (Original)   A system for compiling a. computer-accessible repository  
2 of check issuer location information for use in check transaction risk assessment, the system  
3 comprising:

4                         means for identifying check issuers in a desired geographical location; and  
5                         means for compiling on a computer-accessible storage medium a repository of  
6 records, wherein a record comprises information to identify a check issuer name, an associated  
7 check issuer location, and an associated check issuer checking account, and wherein the  
8 checking account is an account drawn on by the check issuer for issuing checks.

                  30.   (Withdrawn) A computer-accessible storage medium comprising  
information that associates check issuer bank account information with check issuer location  
information and check-cashing entity location information.